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ref: INQUIRY INTO THE COST OF LIVING PRESSURES ON OLDER AUSTRALIANS

I write of the particular problem of people older than 65, younger than 80. This group, children of the Depression years, too young to have participated in the forces and many too old to have the benefit of high schools which proliferated with their taxes in the 1960's

Post-war there was a strict limit on the size of home one could build due to shortages of materials. These people married in the 1950's and usually had a humble sized home, on the outskirts of the cities. Now in their old age, they find the "outskirts" are the inner suburbs of the capitals.

Older modest sized homes are being bought and demolished at a great rate and being replaced by McMansions or blocks of units. The older person who went to these post-war homes when the roads were dirt, no footpaths, no sewerage or shopping centres, built up the suburbs and schools through the years of occupation, many by voluntary labour such as developing bowls clubs  
cricket grounds and parks., and working bees in school grounds.

The Councils give a modest concession to full pensioners on rates, but not to self-funded retirees but still they find it difficult living in such changed conditions of affluence around them.

Bear in mind, in their prime years, women were compelled frequently to resign  
on marriage, and certainly on getting pregnant. The men were the sole providers and the bulk of them had no superannuation during their working life.  
Being children of the Depression, and from larger families, there was usually no inheritance to make life easier.

In my own family, Brisbane suburbs of Moorooka and Yeronga were the Bush  
in those post-war years. We were the young workers who paid the taxes that built the roads and schools and dams etc., not to mention pensions for the veterans and widows from 2 world wars. My brother in his humble home at Yeronga, where he raised and educated his 4 children to standards he could never aspire to himself, now finds he backs on to million dollar homes where the government sold the Military hospital and McMansions have been built. So there is a whole street of ageing people who were on the outer limits once, whose homes are continually being picked off and demolished. Those who

stay are finding the rates, with additional levies added as they are, difficult to cope with now they are fashionable “inner suburbs”.

I think the councils could be compensated if they freeze future rate rises for anyone in this situation who has lived in excess of 30 or 40 years at the same address. This should be also available to self-funded retirees of modest income.

During the Fraser years, we had a top tax rate of 60 cents in the dollar. A bonus of \$1000 gave my husband \$400 and the government collected \$600.

The extraordinarily high costs to have a phone connected in past years built up

Telstra into the organization it is today. Usually one or two people in the street had the phone connected in those days of the Fifties and Sixties and neighbours paid to use it. The infrastructure was provided by the now aged people.

I don't begrudge any benefits paid to veterans of the World War 2, but they are

now aged over 80 and having difficulty in finding nursing homes and care. But below them and above the post-war baby boomers are a unique group of ageing who deserve help. Most started work at 15 years of age and with their taxes provided the educational facilities now in use, not to mention hospitals and other facilities.

Yours faithfully

Valerie Applegarth